In the Specification

In the Specification, make the following amendments:

Page 5, line 16, change "back" to --bank-;

Page 12, line 13, change "USPO" to -USPTO-.

Detailed Action

Objection to the Disclosure

Comments of the Examiner

The disclosure is objected to because of the following informalities: on page 6 "...the majority of back office..." should read ".. .the majority of bank...", on page 12 "USPO" should read "USPTO." Appropriate correction is required.

Reply to the Examiner's Comments

The specification has been amended.

Objections to the Claims

Comments of the Examiner

Claims 1 and 3 are objected to because of the following informalities: In Claim I "the non-visible encrypted multidimensional barcode" lacks antecedent basis. For the purposes of examination examiner has interpreted that applicant intended "fluorescent" when applicant stated "non-visible." In Claim 3 the word "and" is not clear. For the purposes of examination examiner has interpreted that applicant intended "or" instead of "and". Appropriate correction is required.

Reply to the Examiner's Comments

Claim 1 has been amended to delete "the" before "non-visible".